

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A ~~An administrative~~ system for funding at least one investment product including:

a charge card billing system ~~configured to capture~~ capturing financial event information wherein said billing system comprises:

a card account database ~~configured to include~~ including user accounts;

a billing information database ~~configured to include~~ including information about user billings and to provide periodic statements related to previously established financial events;

a financial events database ~~configured to include~~ including information about said previously established financial events associated with a user;

a remittance database ~~configured to include~~ including information about user combined remittances of user funds, wherein said combined remittances include a portion of said user funds to satisfy debts charged to said user from said previously established financial events disclosed in said periodic statement and a portion of said user funds for at least one investment product as investment funds, wherein said investment funds were not previously invested, and without said charge card billing system loaning said investment funds to said user;

a payment hierarchy system ~~for~~ establishing rules for distributing said combined remittances to said previously established financial events and to an investment brokerage system configured to facilitate said investment; and,

an investment broker system in communication with said billing system wherein said investment broker system comprises:

an investment instruction arrangement database ~~configured to include~~ including user investment instruction information;

an investment account database ~~configured to include~~ including said at least one investment product; and,

an investment payment hierarchy system ~~for~~ establishing rules for distributing said user funds to said at least one investment product.

2. (currently amended) The administrative system of claim 1, wherein said at least one investment product includes at least one of a fixed annuity, variable annuity, CD, insurance, certificate, equity and mutual fund.

3. (currently amended) The administrative system of claim 1, wherein said charge card billing system ~~is configured to avoid~~ avoids a collections process upon remittance of sufficient said user funds for said financial events and insufficient investment funds.

4. (currently amended) The administrative system of claim 1, wherein said at least one investment product is pre-selected by said user.

5. (currently amended) The administrative system of claim 1, wherein said billing system and said investment broker system are ~~configured to be~~ accessed via at least one of a telecommunications linkage, facsimile, Internet and a point of interaction device.

6. (currently amended) A method for funding at least one investment product including the steps of:

providing a charge card billing system through which a user charges financial events;

capturing, using said billing system, previously established financial event information;

providing an investment broker system in communication with said billing system, wherein said investment broker system includes multiple investment products through which said user can select at least one investment product for purchase;

billing said user via a periodic statement for said previously established financial events related to said user;

accepting, by said charge card billing system, a combined remittance of user funds from said user, said accepting is in response to said periodic statement; ~~using said charge card billing system~~;

a portion of said combined remittance defined as said user funds to satisfy debts charged to the user from said previously established financial events disclosed in said periodic statement, and said user funds investment funds to be applied to said at least one investment product as investment funds, wherein said investment funds were not previously invested, and without said charge card billing system loaning said investment funds to said user;

applying hierarchy rules to said combined remittance of said user funds to determine a portion of said user funds to be allocated by said investment broker system to said at least one investment product;

transferring said investment funds to said investment broker system;

applying payment hierarchy rules to said investment funds; and,

distributing said investment funds to said at least one investment product in accordance with said payment hierarchy rules.

7. (previously presented) The method of claim 6, wherein said at least one investment product includes at least one of a fixed annuity, variable annuity, CD, insurance, certificate, equity and mutual fund.

8. (previously presented) The method of claim 6, wherein said step of accepting a combined remittance avoids a collections process upon remittance of insufficient investment funds.

9. (previously presented) The method of claim 6, wherein said investment broker system allows said user to select said at least one investment product for purchase prior to accepting a combined remittance.

10. (previously presented) The method of claim 6, wherein any of the steps are preformed over at least one of a telecommunications linkage, facsimile, the Internet and a point of interaction device.

11. (currently amended) The administrative system of claim 1, wherein said financial events database ~~configured to include~~ including information about previously established financial events associated with a user, ~~is further facilitates configured to facilitate:~~

receiving an account number and purchase amount from said user to facilitate user purchase from a merchant;

authorizing said account number and said purchase amount;

providing an approval code to said merchant, wherein said approval code is associated with said account number and said purchase amount;

receiving a request from said merchant for payment of said purchase amount, wherein said request includes said approval code; and,

sending said periodic statement to said user, wherein said periodic statement includes said purchase amount.

12. (previously presented) The method of claim 6, wherein billing said users via a periodic statement for previously established financial events includes:

receiving an account number and purchase amount from said user to facilitate user purchase from a merchant;

authorizing said account number and said purchase amount;

providing an approval code to said merchant, wherein said approval code is associated with said account number and said purchase amount;

receiving a request from said merchant for payment of said purchase amount, wherein said request includes said approval code; and,

sending said periodic statement to said user, wherein said periodic statement includes said purchase amount.